IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

No Repondents.	
vs.	related to. Document 140, 50
Movant	Related to: Document No. 58
Ronda J. Winnecour	
20001(0)	Chapter 13
Debtor(s)	Sass No. 10 210.0
TODD II. TROZZO	Case No.:16-21878
TODD A. TROZZO	
N RE:	

ORDER OF COURT

AND NOW, this <u>18th</u> day of <u>December</u>, 20<u>19</u>, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED**, **ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED 12/18/19 3:06 pm CLERK U.S. BANKRUPTCY COURT - WDPA

Carlota M. Böhm
Chief United States Bankruptcy Judge

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United States Bankruptcy Court
Western District of Pennsylvania

In re: Todd A. Trozzo Debtor Case No. 16-21878-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: dpas Page 1 of 2 Date Rcvd: Dec 18, 2019 Form ID: pdf900 Total Noticed: 38

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 20, 2019.
db
                  +Todd A. Trozzo,
                                      267 Chess Road,
                                                             Smithfield, PA 15478-1421
                  +Dawn Scott, 153 Chess Road, Smithfield, PA 15478-1419
cr
                  +William Edward Scott, 153 Chess Road, Smithfield, PA 15478-1419
cr
                  +Apothaker Scian, 520 Fellowship Road--C306, Mount Laurel, NJ 08054-3410
14232125
14232126
                  +Blatt, Hasenmiller, Leibsker & Moore, 1835 Market Street--Suite 501,
                   Philadelphia, PA 19103-2968
                  Chase, P.O. Box 15298, Wilmington, DE 19850-5298
+Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14232130
14232131
                 +Davis & Davis, 107 East Main Street, Uniontown, PA 15401-3600
+Frank Janello, Esq., 1835 Market StreetSuite 501, Philadelphia, PA 19103-2933
#+Goodwin Como Law Office, 92 East Main StreetSuite 20, Uniontown, PA 15401-3577
14232132
14244279
14244278
                 +HOme Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
+TD Bank, USA, N.A., 31 West 52nd Street, New York, NY 10019-6118
+The Bureaus, 650 Dundee Road, Northbrook, IL 60062-2747
14232135
14232141
14232127
                ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank National Association, Bankruptcy Department,
14300457
                    PO Box 108, St. Louis, MO 63166-0108)
14244280
                   Union Plus Credit Card, P.O. Box 80027,
                                                                       Salinas, CA 93912-0027
                   Wells Fargo Bank, P.O. Box 829009, Dallas, TX 75382-9009
Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box
14232143
14303968
                                                 Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
                    Des Moines, IA 50306-0438
                   Wells Fargo Visa, P.O. Box 522, Des Moines, IA 50306-0522
William Scott, 153 Chess Road, Smithfield, PA 15478-1419
14244282
                  +William Scott,
14232137
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/PDF: rmscedi@recoverycorp.com Dec 19 2019 03:18:13
                    Recovery Management Systems Corporation, 25 S.E. Second Avenue,
                    Miami, FL 33131-1605
14232124
                   E-mail/Text: ally@ebn.phinsolutions.com Dec 19 2019 03:15:24
                                                                                               Ally Financial,
                    P.O. Box 130424, Roseville, MN 55113-0004
                  +E-mail/PDF: gecsedi@recoverycorp.com Dec 19 2019 03:18:07
14244277
                                                                                            Amazon.com/Svnchronv Bank,
                   Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060 E-mail/PDF: rmscedi@recoverycorp.com Dec 19 2019 03:20:02
14238167
                    Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp,
                    25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14232128
                   E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 19 2019 03:19:59
                                                                                                            Capital One,
                    c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
                   E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 19 2019 03:18:11
14240106
                    Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14232129
                  +E-mail/Text: bankruptcy@cavps.com Dec 19 2019 03:16:07
                                                                                         Cavalry SPV I, LLC,
                    500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-1340
                   E-mail/Text: jennifer.chacon@spservicing.com Dec 19 2019 03:16:33
14307146
                    Deutsche Bank National Bank Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
                    Salt Lake City, UT 84165-0250
14232133
                   E-mail/Text: mrdiscen@discover.com Dec 19 2019 03:15:25
                                                                                          Discover, P.O. Box 30421.
                    Salt Lake City, UT 84130-0421
                  +E-mail/PDF: gecsedi@recoverycorp.com Dec 19 2019 03:19:57
14232134
                                                                                            Gap--Synchrony Bank,
                    Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104
                   E-mail/Text: paparalegals@pandf.us Dec 19 2019 03:16:31 Patenaude & Felix,
14232136
                   Gregg L. Morris, Esq., 213 East Main Street, Carnegie, PA : E-mail/Text: bnc-quantum@quantum3group.com Dec 19 2019 03:15:36
                                                                             Carnegie, PA 15106
14263409
                    Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788,
                   Kirkland, WA 98083-0788
E-mail/PDF: rmscedi@recoverycorp.com Dec 19 2019 03:18:13
14237256
                    Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
                    Miami, FL 33131-1605
14232138
                  +E-mail/Text: jennifer.chacon@spservicing.com Dec 19 2019 03:16:33
                    Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14232139
                   E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Dec 19 2019 03:15:32
                    State Farm Bank,
                                          P.O. Box 2327, Bloomington, IL 61702-2327
                   E-mail/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com Dec 19 2019 03:15:32
14249885
                   State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328 E-mail/PDF: gecsedi@recoverycorp.com Dec 19 2019 03:19:57 Synchrony Bank,
14232140
                  Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060 +E-mail/Text: bncmail@w-legal.com Dec 19 2019 03:16:02 TD Bank USA, N.A.
                    E-mail/Text: bncmail@w-legal.com Dec 19 2019 03:10:02 10 Bain ODA, .....,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
This consediarecoverycorp.com Dec 19 2019 03:19:58 Walmart/Synchrony Bank,
14307545
14244281
                   E-mail/PDF: gecsedi@recoverycorp.com Dec 19 2019 03:19:58
                    Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-9009
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District/off: 0315-2 User: dpas Page 2 of 2 Date Rcvd: Dec 18, 2019 Form ID: pdf900 Total Noticed: 38

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,
14232142* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Cardmember Service, P.O. Box 6335,

address filed with court: US Bank, Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335)

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 alubin@milsteadlaw.com, bkecf@milsteadlaw.com Daniel R. White on behalf of Debtor Todd A. Trozzo zmwchapter13@gmail.com, gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com David Z. Valencik on behalf of Creditor William Edward Scott dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@cvlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com on behalf of Creditor Dawn Scott dvalencik@c-vlaw.com, David Z. Valencik cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@cvlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 bkgroup@kmllawgroup.com

Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH4, Asset-Backed Certificates, Series 2005-FFH4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8

TOTALS: 1, * 1, ## 0